

1 **IN THE CLAIMS**

2 The following listing of claims will replace all prior versions, and listings, of claims in
3 the subject application:

4
5 -- 1. – 40. (Canceled)

6
7 41. (New) A method for presenting and resolving a bill, debt or other transaction, said
8 method comprising the steps of:

9 establishing information and business rules common to members of each of one or more
10 transaction communities stored in a database;

11 establishing a system access code and associating said system access code with a
12 particular one of said transaction communities;

13 communicating said system access code to said members of said transaction community;
14 and

15 receiving said system access code from at least one user for accessing said transaction
16 community to interactively exchange information within said transaction
17 community between said user and said creditor for resolving said bill, debt or
18 other transaction;

19 wherein said transaction community comprises an account pool and associated electronic
20 communication interfaces for said creditor and said user to conduct said interactive exchange of
21 said information.

1 42. (New) The method of claim 41, wherein said user may provide information selected
2 from the group consisting of an account number, and account specific information.
3

4 43. (New) The method of claim 41, wherein said interactive exchange includes authorizing a
5 payment transaction with said creditor that can be processed, funded and reported by the system
6 through use of account specific information provided by said user.
7

8 44. (New) The method of claim 41, wherein said user utilizes an Internet website, an
9 interactive voice response telephone system, a live operator, an electronic kiosk, or a customer
10 service center to access said transaction community using said system access code.
11

12 45. (New) The method of claim 41, said method further comprising the step of:
13 consolidating payments received from said users such that collected payments are
14 properly allocated to said creditors.
15

16 46. (New) The method of claim 41, said method further comprising the step of:
17 providing said user with advertising materials appropriate for said user.
18

19 47. (New) The method of claim 41, said method further comprising the step of:
20 allowing said user to access information unrelated to said bill or said debt, said unrelated
21 information including financial, employment or demographic information.
22

1 48. (New) The method of claim 41, said method further comprising the step of:
2 allowing said user to resolve said bill or debt using their checking account.
3
4 49. (New) The method of claim 48, said method further comprising the step of:
5 verifying the availability of funds in said checking account prior to resolving said
6 debt or said bill.
7
8 50. (New) The method of claim 41, said method further comprising the step of:
9 reporting said interactive exchange of information to said database.
10
11 51. (New) The method of claim 41, said method further comprising the step of:
12 providing at least one of a plurality of reports accessible by said user or said
13 creditor, said reports providing transaction information from all payment channels.
14
15 52. (New) The method of claim 41, wherein said information and business rules are selected
16 from the group consisting of coordination of service termination status accounts, minimum
17 payment requirements, payment method limitations, and payment method privilege suspension.
18
19 53. (New) The method of claim 41, said method further comprising the steps of:
20 allowing said information and business rules to be applied at user entry; and
21 clearing said database prior to reporting to reduce invalid or unknown
22 transactions.

1 **54. (New)** A method for a debtor to resolve a bill, debt or other transaction with a creditor,
2 said method comprising the steps of:

3 receiving a system access code and instructions for accessing a transaction community;

4 accessing said transaction community utilizing said system access code; and

5 interactively exchanging information within said transaction community between a user

6 and a creditor for resolving said bill, debt or other transaction;

7 wherein said transaction community comprises an account pool and associated electronic
8 communication interfaces for said creditor and said user to conduct said interactive exchange of
9 said information.

10
11 **55. (New)** The method of claim 54, wherein said transaction community is accessible via a
12 means selected from the group consisting of an Internet website, an interactive voice response
13 telephone system, a live operator, an electronic kiosk, and a customer service center.

14
15 **56. (New)** The method of claim 54, said method further comprising the step of allocating
16 consolidated payment funds to said creditors.

17
18 **57. (New)** The method of claim 54, said method further comprising the step of providing
19 said user with advertising materials appropriate for said user.

1 58. (New) The method of claim 54, said method further comprising the step of:

2 allowing said user to access information unrelated to said bill or said debt, said unrelated
3 information including financial, employment or demographic information.

4
5 59. (New) The method of claim 54, said method further comprising the step of:

6 allowing said user to resolve said bill or debt using their checking account.

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8 60. (New) The method of claim 59, said method further comprising the step of:

9 verifying the availability of funds in said checking account prior to resolving said
10 debt or said bill.

11
12 61. (New) The method of claim 54, said method further comprising the step of:

13 reporting said interactive exchange of information to said database.

14
15 62. (New) The method of claim 54, said method further comprising the step of:

16 providing at least one of a plurality of reports accessible by said user or said
17 creditor, said reports providing transaction information from all payment channels.

18
19 63. (New) The method of claim 54, wherein said information and business rules are selected
20 from the group consisting of coordination of service termination status accounts, minimum
21 payment requirements, payment method limitations, and payment method privilege suspension.

1 64. (New) The method of claim 54, said method further comprising the steps of:
2 allowing said information and business rules to be applied at user entry; and
3 clearing said database prior to reporting to reduce invalid or unknown
4 transactions.--